

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Cassandra M Riley

Debtor(s)

Case No. 09 B 38262

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/14/2009.
- 2) The plan was confirmed on 02/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/08/2010, 08/09/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 03/04/2013.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$68,879.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$20,061.00
Less amount refunded to debtor	\$328.38

**NET RECEIPTS: \$19,732.62**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,784.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$958.56
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,742.56**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Account Recovery Service	Unsecured	296.00	NA	NA	0.00	0.00
Advance Paycheck Now	Unsecured	600.00	NA	NA	0.00	0.00
American Collection Corp	Unsecured	1,331.00	NA	NA	0.00	0.00
American Collection Corp	Unsecured	832.00	NA	NA	0.00	0.00
Americas Recovery Network	Unsecured	63.00	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	1,197.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	NA	1,365.84	1,365.84	136.58	0.00
Asset Acceptance	Unsecured	25.00	25.00	25.00	2.50	0.00
BMO Harris Bank	Unsecured	125.00	NA	NA	0.00	0.00
Calvary Portfolio	Unsecured	281.79	NA	NA	0.00	0.00
Calvary Portfolio Services	Unsecured	539.25	539.25	539.25	53.92	0.00
CB USA	Unsecured	NA	954.65	954.65	95.46	0.00
CB USA	Unsecured	75.00	NA	NA	0.00	0.00
CB USA	Unsecured	85.00	NA	NA	0.00	0.00
Certegy Payment Recovery Services Inc	Unsecured	370.28	NA	NA	0.00	0.00
Chex Systems Inc	Unsecured	1,046.41	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	170.23	273.20	273.20	27.32	0.00
City of Country Club Hills	Unsecured	250.00	NA	NA	0.00	0.00
Client Collection Services Inc	Unsecured	1,520.00	NA	NA	0.00	0.00
Contract Callers Inc	Unsecured	1,666.00	NA	NA	0.00	0.00
Credit Management Co.	Unsecured	604.00	NA	NA	0.00	0.00
CVS Caremark	Unsecured	82.49	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	250.00	NA	NA	0.00	0.00
Greater Suburban Acceptance Co	Secured	11,899.00	11,886.63	8,118.79	8,118.79	649.15
Greater Suburban Acceptance Co	Unsecured	11,899.00	3,767.84	3,767.84	376.78	0.00
Illinois Collection Service	Unsecured	250.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	21,088.00	246.84	246.84	24.68	0.00
Illinois Dept of Revenue 0414	Priority	2,057.00	2,113.94	2,113.94	2,113.94	0.00
Illinois State Tollway	Unsecured	4,532.00	NA	NA	0.00	0.00
Integra Realty	Unsecured	750.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	18,409.61	18,409.61	1,840.96	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	74.94	0.00	0.00	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	1,662.00	1,662.99	1,662.99	166.30	0.00
Jefferson Capital Systems LLC	Unsecured	715.00	NA	NA	0.00	0.00
Kingston Financial	Unsecured	300.00	NA	NA	0.00	0.00
Kohl's/Kohl's Dept Stores	Unsecured	900.00	NA	NA	0.00	0.00
Loan Shop	Unsecured	800.00	NA	NA	0.00	0.00
MB Financial	Unsecured	1,000.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	11,229.00	11,354.96	11,354.96	1,135.50	0.00
National City	Unsecured	1,500.00	NA	NA	0.00	0.00
National Credit Adjusters	Unsecured	510.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	1,215.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	3,085.00	NA	NA	0.00	0.00
Ophthalmic Specialists	Unsecured	70.00	NA	NA	0.00	0.00
Palisades Collection LLC	Unsecured	NA	281.79	281.79	28.18	0.00
Payday Online.Us	Unsecured	400.00	NA	NA	0.00	0.00
Receivables Management Inc	Unsecured	1,700.00	2,200.00	2,200.00	220.00	0.00
Rent A Center	Unsecured	0.00	NA	NA	0.00	0.00
Rewards 660	Unsecured	449.00	NA	NA	0.00	0.00
Rewards 660	Unsecured	700.00	NA	NA	0.00	0.00
Sears Family Dental	Unsecured	170.00	NA	NA	0.00	0.00
TCF Bank	Unsecured	1,390.00	NA	NA	0.00	0.00
Trident Asst	Unsecured	63.00	NA	NA	0.00	0.00
United Cash Loans	Unsecured	600.00	NA	NA	0.00	0.00
Village Of East Hazel Crest	Unsecured	200.00	NA	NA	0.00	0.00
Village Of Tinley Park	Unsecured	50.00	NA	NA	0.00	0.00
Wood Forest National Bank	Unsecured	NA	956.32	956.32	0.00	0.00
Zenith Acquisition	Unsecured	625.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$8,118.79	\$8,118.79	\$649.15
<b>TOTAL SECURED:</b>	<b>\$8,118.79</b>	<b>\$8,118.79</b>	<b>\$649.15</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,113.94	\$2,113.94	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,113.94</b>	<b>\$2,113.94</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$42,038.29</b>	<b>\$4,108.18</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,742.56</u>
Disbursements to Creditors	<u>\$14,990.06</u>

**TOTAL DISBURSEMENTS :** **\$19,732.62**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2013

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.